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Fill in this information to identify your case:		
United States Bankruptcy Court for the:  Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

#### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Ashley	Reginald
	Write the name that is on	First name	First name
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Bonds	Bonds
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you	Ashley	
	have used in the last	First name	First name
	8 years		
	Include your married or	Middle name	Middle name
	maiden names.	Rambus	
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 0962	XXX - XX0384
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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De	ebtor 1 Ashley First Name	Bonds Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		1903 S 19th Ave Number Street	1903 S. 19th Ave. Number Street
		MaywoodIllinois60153CityStateZip Code	Maywood Illinois 60153 City State Zip Code
		Cook County	Cook County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 14	08.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
			_
			_
			_

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De	ebtor 1 Ashley			Case number (if know	'n)
	First Name	Middle Name	Last Name		
Pa	rt 2: Tell the Court Abo	out Your Bankruptcy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description Bankruptcy (Form B2010)). Also, g  Chapter 7  Chapter 11  Chapter 12  Chapter 13			
8.	How you will pay the fee	more details about how you cashier's check, or money o may pay with a credit card o  I need to pay the fee in instancial Individuals to Pay Your Filin  I request that my fee be we judge may, but is not require the official poverty line that	u may pay. Typically, if your der If your attorney is or check with a pre-printed stallments. If you choose any Fee in Installments (Oraived (You may request ed to, waive your fee, and applies to your family six u must fill out the Application.	ou are paying the submitting your ped address.  this option, sign this option only in dispersion only in dispersion only in the person of the	ne clerk's office in your local court for fee yourself, you may pay with cash, payment on your behalf, your attorney and attach the <i>Application for</i> N).  If you are filing for Chapter 7. By law, a rif your income is less than 150% of nable to pay the fee in installments). If a Chapter 7 Filing Fee Waived (Official
9.	Have you filed for bankruptcy within the last 8 years?	No.  ✓ Yes. District  District  District	ct of Illinois When When When	MM / DD / YYYY  MM / DD / YYYY	Case number 15-34922  Case number Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No.  Yes. Debtor District Debtor District	When When	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11.	Do you rent your residence?	No. Go to line 12.	atement About an Eviction		you want to stay in your residence?  You (Form 101A) and file it with

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Bonds Debtor 1 Ashley \_\_ Case number (if known) Middle Name First Name Last Name Report About Any Businesses You Own as a Sole Proprietor Part 3: 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1 First Name
 Ashley
 Bonds
 Case number (if known)

 Last Name

Pa	Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling						
		About Debtor 1:		Ab	out Debtor 2 (Sp	oouse Only in a Joint Case):	
15.	Tell the court	You must check one:		Yo	u must check one:		
	whether you have received briefing about credit counseling.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.			I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.		
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			the certificate and the payment plan, eveloped with the agency.	
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, but I do not have a inpletion.		counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.	
fc yv an If ca w p ca	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			er you file this bankruptcy petition, copy of the certificate and payment	
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.		I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.		
	creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and imstances required you to file this		requirement, attace efforts you made unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this	
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.		receive a briefing must file a certification with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. o, your case may be dismissed.	
			he 30-day deadline is granted only mited to a maximum of 15 days.			the 30-day deadline is granted only mited to a maximum of 15 days.	
		I am not required counseling beca	d to receive a briefing about credit use of:		I am not required to receive a briefing about credit counseling because of:		
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.	
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.		about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	

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Debtor 1 Ashley			number (if known)			
First Name  Part 6: Answer These Que	Middle Name Lestions for Reporting Purposes	ast Name				
16. What kind of debts do you have?	<ul> <li>16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.</li> <li>16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.  No. Go to line 16c.  Yes. Go to line 17.</li> <li>16c. State the type of debts you owe that are not consumer debts or business debts.</li> </ul>					
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fu		ny exempt property is excluded and administrative ite to unsecured creditors?			
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000			
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 n \$10,000,001-\$50 \$50,000,001-\$100 \$100,000,001-\$50	million \$1,000,000,001-\$10 billion  D million \$10,000,000,001-\$50 billion			
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 n \$10,000,001-\$50 \$50,000,001-\$100 \$100,000,001-\$50	million \$1,000,000,001-\$10 billion  D million \$10,000,000,001-\$50 billion			
Part 7: Sign Below						
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
	/s/ Ashley Bonds Signature of Debtor 1	<b>×</b>	/s/ Reginald Bonds Signature of Debtor 2			
	Executed on 2/4/2017 MM / DD	)/YYYY	Executed on 2/4/2017 MM / DD / YYYYY			

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Debtor 1 Ashley		Bonds	Case number (if k	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the i	information in the schedu	ules filed with the petition is incorrect.
attorney, you do not	4.5			·
need to file this page.	/s/ Sean McNulty		Date	2/4/2017
	Signature of Attorney f	or Debtor	——— MI	M / DD / YYYY
	Sean McNulty			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3128374030	Email address	smcnulty@semradlaw.com
	<del></del>		Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Ashley		Bonds
	First Name	Middle Name	Last Name
Debtor 2	Reginald		Bonds
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Illinois
			(State)
Case number (If known)			

Check if	this	is	an
amende	d filir	ng	

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$12,389.00
1c. Copy line 63, Total of all property on Schedule A/B	\$12,389.00
art 2: Summarize Your Liabilities	
	<b>Your liabilities</b> Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	000 704 00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$30,731.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$2,600.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	<del></del>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$28,156.00
Your total liabilities	\$61,487.00
art 3: Summarize Your Income and Expenses	
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	\$7,549.93
Copy your combined monthly income from line 12 of Schedule I	4.,010.00
. Schedule J: Your Expenses (Official Form 106J)  Copy your monthly expenses from line 22, Column A, of Schedule J	\$6,274.00

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Deb	otor 1 As	shley rst Name	Middle Name	Bonds Last Name	Case number	(if known)				
Part		nswer These Question			ords					
[	6. Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  Yes.									
	7. What kind of debt do you have?  Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159.									
[		or debts are not primarily form to the court with your		ı have nothing to report on	this part of the form. Cl	heck this box and subm	nit			
		ne Statement of Your Curr 22A-1 Line 11; OR, Form 1			nonthly income from Off	iicial	\$6,144.12			
9.	Copy t	the following special cate	gories of claims fron	n Part 4, line 6 of Schedu	ıle E/F:					
	From I	Part 4 on Schedule E/F, c	opy the following:		Tot	tal claim				
	9a. Do	omestic support obligations	(Copy line 6a.)		\$0.	.00				
	9b. Ta	exes and certain other debts	you owe the governm	ent. (Copy line 6b.)	\$2,	,600.00				
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00										
	9d. Stu	udent loans. (Copy line 6f.)			\$0.	.00				
		oligations arising out of a se or claims. (Copy line 6g.)	paration agreement or	divorce that you did not re	eport as \$0.	.00				
	9f. Deb	bts to pension or profit-sha	ing plans, and other s	imilar debts. (Copy line 6h.	.) \$0.	.00				

\$2,600.00

9g. Total. Add lines 9a through 9f.

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					- ago 10 01 10			
Fill in this	information	to identify your o	ase:					
Debtor 1	Ashle	•			Bonds			
		Name	Middle N	lame	Last Name			
Debtor 2 (Spouse, if fi	Regir iling) First	nald Name	Middle N	Jame	Bonds Last Name			
	- 11130			vairie				
United Sta	ates Bankrup	otcy Court for the:	Northern		District of Illinois (State)			
Case nun	nber				(State)			
(If known)								Chook if this is an
Officia	al Form	106A/B						Check if this is an amended filing
Sche	dule A	/B: Prope	erty					12/1
category responsib write you	where you t le for supply r name and	hink it fits best. I ying correct infor case number (if I	Be as complete a mation. If more s known). Answer e	nd ac pace very o	asset only once. If an asset fits in more t curate as possible. If two married people is needed, attach a separate sheet to thi question. r Other Real Estate You Own or Hav	are filing toge s form. On the	ther, both a top of any	are equally
1. Do you	<b>own or ha</b> No. Go to		quitable interest i	in any	residence, building, land, or similar prop	erty?		
	Yes. Where	is the property?						
				Wha	at is the property? Check all that apply.	Do not ded	uct secured	claims or exemptions. Put
1.1	0111-1	and Manageria	- He and a sector of		Single-family home			ured claims on Schedule D: aims Secured by Property.
	Street address, if available, or other description		other description		Duplex or multi-unit building			
					Condominium or cooperative	Current val		Current value of the portion you own?
					Manufactured or mobile home		<u> </u>	
	Number	Street		ш	Land	Describe ti	ne nature d	of your ownership
				ш	Investment property	interest (su	ich as fee s	simple, tenancy by
	City Sta	State	State Zip Code		Timeshare Other	the entireties, or a life estate), if known.		
				one			if this is co structions)	ommunity property
				=	Debtor 1 only			
					Debtor 2 only Debtor 1 and Debtor 2 only			
				ш	At least one of the debtors and another			
						itam auch ac	local	
					er information you wish to add about this perty identification number <u>:</u>	item, such as	iocai	
If you	own or have	e more than one, I	ist here:					
					at is the property? Check all that apply.			claims or exemptions. Put ured claims on Schedule D:
1.2	Street addr	ess, if available, or	other description		Single-family home			aims Secured by Property.
				ш	Duplex or multi-unit building	Current va	lue of the	Current value of the
					Condominium or cooperative Manufactured or mobile home	entire prop	erty?	portion you own?
				ш	Land	-		
	Number	Street			Investment property			of your ownership
					Timeshare			simple, tenancy by e estate), if known.
	City	State	Zip Code	Ħ	Other			
				one			if this is co structions)	ommunity property
					Debtor 1 only			
					Debtor 2 only Debtor 1 and Debtor 2 only			
				ш	At least one of the debtors and another			
				ш	er information you wish to add about this	item such as	local	
					perty identification number:	, such de		

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Debtor 1	Ashley First Name	Middle Name	Bonds Last Name	Case number	(if known)	
	et address, if available, or o		Vhat is the property? Check all that  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home  Land  Investment property  Timeshare Other	apply.	the amount of any secu	imple, tenancy by
		[] [] [] 0	Vho has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and other information you wish to add a property identification number:	other	Check if this is co (see instructions)	mmunity property
	the dollar value of the pove attached for Part 1. W	rite that number he	<b>.</b>	uding any entries	s for pages	
<b>Do you ow</b> you own t		equitable interest you lease a vehicle, a	in any vehicles, whether they are also report it on Schedule G: Executor cycles	-	-	
☐ No ✓ Ye						
3.1	Make Model: Year: Approximate mileage: Other information:	Nissan Altima 2008 158000	Who has an interest in the propone.  Debtor 1 only Debtor 2 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: nims Secured by Property.  Current value of the portion you own?
	Cure mornator.		Debtor 1 and Debtor 2 only  At least one of the debtors an  Check if this is community instructions)		\$2450.00	\$2450.00
3.2	Make Model: Year:	Dodge Avenger 2014	Who has an interest in the propone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: nims Secured by Property.
	Approximate mileage: Other information:	44000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an		Current value of the entire property? \$8200.00	Current value of the portion you own? \$8200.00
			Check if this is community instructions)	higherry (see		

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JIOI I	Ashley First Name	Middle Name	Bonds Last Name	Case number	51 (II KIIOWII)	
3.3	Make Model: Year:		Who has an interest in the one.  Debtor 1 only	property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedule</i>
	Approximate mileage:  Other information:		Debtor 2 only Debtor 1 and Debtor 2 on	nh.	Current value of the entire property?	Current value of the portion you own?
	Other information.		¬ <b>Ш</b>	•		
			At least one of the debtor			
			Check if this is commur instructions)	nity property (see		
3.4	Make		Who has an interest in the	property? Check	Do not deduct secured	
	Model:		one.		the amount of any secu Creditors Who Have Cla	
	Year: Approximate mileage:		Debtor 1 only		Orealions with thave old	ums becared by Fropert
		·	Debtor 2 only	_	Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 on	•	entire property:	portion you own:
			At least one of the debtor	s and another		
			Check if this is communinstructions)	nity property (see		
Exar		•	er recreational vehicles, other i, fishing vessels, snowmobiles, r	•		
Exar	nples: Boats, trailers, motors No	•		motorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	t, fishing vessels, snowmobiles, r	motorcycle accessor	Do not deduct secured	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	Who has an interest in the one.	motorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Proper Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the one.  Debtor 1 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propertion  Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	motorcycle accessor  property? Check  nly s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propertion  Current value of the
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:	•	Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions)  Who has an interest in the	property? Check  hly s and another  hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured	red claims on Schedule ims Secured by Propentation Year Value of the portion you own?
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:	•	Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions)  Who has an interest in the one.	property? Check  hly s and another  hity property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Property Current value of the portion you own?  claims or exemptions. I lared claims on Schedule
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:	•	Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions)  Who has an interest in the one. Debtor 1 only	property? Check  hly s and another  hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule ims Secured by Propen Current value of the portion you own?  claims or exemptions. I red claims on Schedule ims Secured by Propen
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:	•	Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions)  Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check  hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the	red claims on Schedule ims Secured by Propent Current value of the portion you own?  claims or exemptions. It is claims on Schedule ims Secured by Propent Current value of the
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:	•	Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor. Check if this is communinstructions)  Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	property? Check  hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Scheduk ims Secured by Propen Current value of the portion you own?  claims or exemptions. I ired claims on Scheduk ims Secured by Propen
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:	•	Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions)  Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check  hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the	red claims on Scheduk ims Secured by Proper Current value of the portion you own?  claims or exemptions. I ired claims on Scheduk ims Secured by Proper Current value of the
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:	•	Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor. Check if this is communinstructions)  Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	property? Check  hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the	red claims on Schedule ims Secured by Propent Current value of the portion you own?  claims or exemptions. I ared claims on Schedule ims Secured by Propent Current value of the

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De	ebtor 1	Ashley	Bonds	Case number (if known)	
		First Name	Middle Name Last Name		
Pa	rt 3:	Describe Y	our Personal and Household Items		
D	o you	ı own or hav	e any legal or equitable interest in any of the following iter	ms?	Current value of the portion you own? Do not deduct secured claims or exemptions.
			and furnishings liances, furniture, linens, china, kitchenware		
V		Describe	Misc. Household Goods		\$350.00
		tronics oles: Television	s and radios; audio, video, stereo, and digital equipment; computers, pr	inters, scanners; music	
<b>✓</b>	Yes.	Describe	Misc. Electronics		\$125.00
		•	ue and figurines; paintings, prints, or other artwork; books, pictures, or othe in, or baseball card collections; other collections, memorabilia, collectible		
<b>✓</b>	No Yes.	Describe			
_	l				
	-	oles: Sports, pl	rts and hobbies otographic, exercise, and other hobby equipment; bicycles, pool tables, s; carpentry tools; musical instruments	, golf clubs, skis; canoes	
✓	No				
	Yes.	Describe			
		earms oles: Pistols, rif	es, shotguns, ammunition, and related equipment		
<b>✓</b>	No				
	Yes.	Describe			
			clothes, furs, leather coats, designer wear, shoes, accessories		
Щ	No	D			
⊻	res.	Describe	Used Clothing		\$225.00
		•	ewelry, costume jewelry, engagement rings, wedding rings, heirloom jew r	welry, watches, gems,	
Ш	No				
✓	Yes.	Describe	Misc. Jewelry		\$300.00
	Examp	n-farm animal oles: Dogs, cat	s, birds, horses		
✓	No				
	Yes.	Describe			
		y other persor	al and household items you did not already list, including any hea	Ith aids you did not list	
✓	No	<b>.</b> "			
		Describe			
			lue of all of your entries from Part 3, including any entries for pag number here	-	\$1500.00

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Debt	or 1 Ashley First Name	Middle Name	Bonds Last Name	Case number (if known)	
Part 4			<u> </u>		
Doy	you own or have any	y legal or equitable interest	in any of the follow	wing?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
16. <b>(</b>	xamples: Money you ha		·	d on hand when you file your petition	φ50.00
17.	Deposits of money Examples: Checking, sa	avings, or other financial accounts; stitutions. If you have multiple acc	certificates of deposit;	Cash:; shares in credit unions, brokerage houses, nstitution, list each.	\$50.00
	No ✓ Yes		Institution name:		
		17.1. Checking account:	TCF Bank		\$189.00
		17.2. Checking account:			
		17.3. Savings account:	TCF Bank		\$0.00
		17.4. Savings account:			
		17.5. Certificates of deposit:			<u></u>
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.	Examples: Bond funds,	or publicly traded stocks investment accounts with brokers	age firms, money mark	set accounts	
	Yes	Institution or issuer name:			
19.	an LLC, partnership, a		ted and unincorporat	ted businesses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

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Debt	tor 1 Ashley		Bonds	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	porate bonds and other negotial include personal checks, cashiers nents are those you cannot transfer assuer name:	checks, promissory no	tes, and money orders.	
		-			
21.	Examples: Interests in		), thrift savings accounts	s, or other pension or profit-sharing plans	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
		d deposits you have made so that with landlords, prepaid rent, public Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: Other:			
23.	Annuities (A contract f	or a periodic payment of money to Issuer name and description:	o you, either for life or fo	r a number of years)	
		-			

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Debt	tor 1 Ashley	Bonds	Case number (if known)	
24.	First Name	Middle Name Last Name In education IRA, in an account in a qualified ABLE pro	gram, or under a qualified state tuition program.	
24.		530(b)(1), 529A(b), and 529(b)(1).	igram, or under a quanned state tuition program.	
	✓ No  Yes	Institution name and description. Separately file the record	s of any interests.11 U.S.C. § 521(c):	
25.		able or future interests in property (other than anything or your benefit	g listed in line 1), and rights or powers	
	✓ No Yes. Desc	rîbe		
26.	-	yrights, trademarks, trade secrets, and other intellecternet domain names, websites, proceeds from royalties and		
	No Yes. Desc	ribe		
27.	Licenses, fra	nchises, and other general intangibles		
		ilding permits, exclusive licenses, cooperative association he	oldings, liquor licenses, professional licenses	
	✓ No  Yes. Desc	ribe		
Mor	ney or propei	rty owed to you?		Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or propei			portion you own? Do not deduct secured
	Tax refunds o	wed to you	Fadavali	portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds or  ✓ No  Yes. Give sabou	wed to you specific information It them, including whether	Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or  No Yes. Give s about	wed to you specific information	Federal: State:	portion you own?  Do not deduct secured claims or exemptions.  \$0.00  \$0.00
28.	Tax refunds or  ✓ No  Yes. Give s about you a and f	specific information It them, including whether already filed the returns Ithe tax years		portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or  No Yes. Give s about you a and t	specific information It them, including whether already filed the returns Ithe tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  ✓ No  Yes. Give sabout you a and it  Family support Examples: Past	specific information It them, including whether already filed the returns the tax years  t t due or lump sum alimony, spousal support, child support	State:  Local: , maintenance, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  ✓ No  Yes. Give sabout you a and it  Family support Examples: Past	specific information It them, including whether already filed the returns Ithe tax years	State: Local: , maintenance, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t  \$0.00
28.	Tax refunds or  ✓ No  Yes. Give sabout you a and it  Family support Examples: Past	specific information It them, including whether already filed the returns the tax years  t t due or lump sum alimony, spousal support, child support	State:  Local:  , maintenance, divorce settlement, property settlement  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t  \$0.00
28.	Tax refunds or  ✓ No  Yes. Give sabout you a and it  Family support Examples: Past	specific information It them, including whether already filed the returns the tax years  t t due or lump sum alimony, spousal support, child support	State: Local:  Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00  \$0.00  t  \$0.00 \$0.00
28.	Tax refunds or  ✓ No  Yes. Give sabout you a and it  Family support Examples: Past	specific information It them, including whether already filed the returns the tax years  t t due or lump sum alimony, spousal support, child support	State: Local:  Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or  ✓ No  ☐ Yes. Give s about you a and t  Family support Examples: Past ✓ No ☐ Yes. Give s	specific information It them, including whether already filed the returns the tax years  t t due or lump sum alimony, spousal support, child support	State: Local:  Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00  \$0.00  t  \$0.00 \$0.00
28.	Tax refunds or  ✓ No  Yes. Give s about you a and to  Family support Examples: Past ✓ No  Yes. Give s  Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years   t due or lump sum alimony, spousal support, child support specific information	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement: s, sick pay, vacation pay, workers' compensation,	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on  ✓ No  ✓ Yes. Give s about you a and if  Family suppor Examples: Past ✓ No  ✓ Yes. Give s  Other amount Examples: Unp Soc	specific information It them, including whether already filed the returns the tax years  It It due or lump sum alimony, spousal support, child support specific information	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement: s, sick pay, vacation pay, workers' compensation,	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past No Yes. Give s  Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years  It It due or lump sum alimony, spousal support, child support specific information	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement: s, sick pay, vacation pay, workers' compensation,	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Ashley		Bonds	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance paramples: Health, disabil		th savings account (HSA); credit, I	nomeowner's, or renter's insurance	
	Yes. Name the insur of each policy and lis		Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property If you are the beneficiary property because someo  No Yes. Describe	of a living trust, expect p		ey, or are currently entitled to receive	
33.	Claims against third pa		ou have filed a lawsuit or made rance claims, or rights to sue	a demand for payment	
	No Yes. Describe	poyment disputes, insu	nance situms, or rights to suc		
34.	Other contingent and u	unliquidated claims of	every nature, including counter	claims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets yo	u did not already list			
	Ves. Describe				
36.		-	n Part 4, including any entries fo		\$239.00
Part	5: Describe Any Bu	siness-Related Pro	oerty You Own or Have an I	nterest In. List any real estate in Pa	rt 1.
37.			erest in any business-related p		
	No. Go to Part 6. Yes. Go to line 38.	,	,		Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or	commissions you alre	ady earned		
	Yes. Describe				
39.	Office equipment, furni Examples: Business-relat		modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ele	ctronic devices
	No Yes. Describe				

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Deb	tor 1 Ashley	Bonds	Case number (if known)	
	First Name	Middle Name Last Name		
40.	Machinery, fixtures, eq	uipment, supplies you use in business, and tools of your trade		
	<b>✓</b> No			
	Yes. Describe			
		<del></del>		
41.	Inventory			
	<b>✓</b> No			
	Yes. Describe			
42.	Interests in partnership	s or joint ventures		
	✓ No			
	<u> </u>	Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			
43	Customer lists, mailing li	sts, or other compilations		
	_	515, 51 511151 5511.p.12115115		
	<b>✓</b> No			
	Yes. Do your lists inc	clude personally identifiable information (as defined in 11 U.S.C. §	101(41A))?	
	☐ No			
	Yes. Describ			
	Tes. Describ	· · · · · · · · · · · · · · · · · · ·		
44.	Any business-related p	roperty you did not already list	<u> </u>	
	—			
	No			
	Yes. Give specific information			
	iiiioiiiiauoii			<del>-</del>
45. A	dd the dollar value of all	of your entries from Part 5, including any entries for pages y	ou have attached	
		here		
<u> </u>	D	LO LO LIEUT BULLE LA CO		
Pari		rm- and Commercial Fishing-Related Property You Onterest in farmland, list it in Part 1.	wn or have an interest in.	
46.	Do you own or have any	y legal or equitable interest in any farm- or commercial fishin		
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own?  Do not deduct secured claims
	ш			or exemptions
47.	Farm animals			
	Examples: Livestock, pou	ultry, farm-raised fish		
	<b>√</b> No			
	Yes. Describe			

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Debt	tor 1 Ashley First Name		Sonds (ast Name	Case number (if known)	
48.	Crops-either growing of		ast Name		
	✓ No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	es, and tools of trade		
	<b>✓</b> No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	<b>✓</b> No				
	Yes. Describe				
51.		rcial fishing-related property you did r	not already list		
	✓ No Yes. Describe				
		I of your entries from Part 6, including		u have attached	
•					
Part	7: Describe All Pro	perty You Own or Have an Intere	st in That You Did Not	List Above	
	Do you have other prop	perty of any kind you did not already li			
		s, country club membership			
	✓ No  Yes. Give specific				
	information				
				,	
54. A	dd the dollar value of al	I of your entries from Part 7. Write tha	at number here		
Part	8: List the Totals of	Each Part of this Form			
55. <b>F</b>	Part 1: Total real estate	, line 2		<b>&gt;</b>	
56. <b>p</b>	part 2 total vehicles, line	e 5	\$10650.00		
57. <b>P</b>	art 3: Total personal an	d household items, line 15	\$1500.00		
58. <b>P</b>	art 4: Total financial as	sets, line 36	\$239.00		
59. <b>F</b>	Part 5: Total business-re	elated property, line 45			
60. <b>F</b>	Part 6: Total farm- and f	ishing-related property, line 52			
61. <b>F</b>	Part 7: Total other prope	erty not listed, line 54			
62.1	Fotal personal property.	Add lines 56 through 61	\$12389.00	Copy personal property total ▶	+ \$12389.00
					\$12389.00
63. <b>T</b>	otal of all property on S	chedule A/B. Add line 55 + line 62			

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Debtor 1	Ashley		Bonds	Case number (if known)	
	Firet Name	Middle Name	Last Name		

### Schedule A/B: Property. Additional page

Part 3: Describe	Part 3: Describe Your Personal and Household Items					
Do you own or have	ve any legal or equitable interest in any of the following items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.				
6.2. Household good	ds and furnishings					
No Yes. Describe	Living Room Set	\$500.00				

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Fill in this information to identify your case:						
Debtor 1	Ashley		Bonds			
	First Name	Middle Name	Last Name			
Debtor 2	Reginald		Bonds			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)			(Otato)			

#### Official Form 106C

### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Clain	n as Exempt								
1.	Which set of exemptions are you claiming	ng? Check one only, ev	ren if your spouse is filing with you.							
You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)										
You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)										
2.	For any property you list on Schedule A	. , ,								
۷.	For any property you list on Schedule A	b that you claim as e	xempt, iii iii the information below.							
	Duint description of the present and	Current value of	Amount of the overestion very claim	Charific laws that allow evenuation						
	Brief description of the property and line on Schedule A/B that lists this	the portion you	Amount of the exemption you claim	Specific laws that allow exemption						
	property	own	Check only one box for each exemption.							
		Copy the value from Schedule A/B								
		Scriedule A/B								
	Brief			735 ILCS 5/12-1001(b)						
	description:	\$350.00	\$350.00							
	Misc. Household Goods		100% of fair market value, up to any	_						
	Line from Schedule A/B: 06		applicable statutory limit							
	Brief			735 ILCS 5/12-1001(a)						
	description:	\$225.00	<b>P</b>							
	Used Clothing		\$225.00	_						
	Line from		100% of fair market value, up to any applicable statutory limit							
	Schedule A/B: 11									
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and even		375? cases filed on or after the date of adjustment.)							
	<b>✓</b> No									
	Yes. Did you acquire the property cover	ered by the exemption w	vithin 1,215 days before you filed this case?							
	No									
	Yes									

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Debtor 1 Ashley Bonds Case number (if known)
First Name Middle Name Last Name

Part 2: Additional Page

Brief description of the property and	Current value of	Amount of the exemption you claim	Specific laws that allow exemption
line on Schedule A/B that lists this property	the portion you own	Check only one box for each exemption.	<b></b>
	Copy the value from Schedule A/B		
Brief description:  Misc. Jewelry	\$300.00	\$300.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 12		100% of fair market value, up to any applicable statutory limit	
Brief description:	\$189.00		735 ILCS 5/12-1001(b)
Checking account, TCF	<u> </u>	\$189.00  100% of fair market value, up to any	_
Bank Line from Schedule A/B: 17		applicable statutory limit	
Brief description:	\$0.00	<b>7</b>	735 ILCS 5/12-1001(b)
Savings account, TCF Bank		100% of fair market value, up to any	_
Line from Schedule A/B: 17		applicable statutory limit	
Brief description:	\$50.00	Ø50.00	735 ILCS 5/12-1001(b)
Cash on Hand Line from Schedule A/B: 16		\$50.00  100% of fair market value, up to any applicable statutory limit	_
Brief	#105.00		735 ILCS 5/12-1001(b)
description:  Misc. Electronics	\$125.00	\$125.00	_
Line from Schedule A/B: 07		100% of fair market value, up to any applicable statutory limit	
Brief description:	\$2,450.00	<b>✓</b> \$0	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Nissan Altima, 2008 Line from Schedule A/B: 03		100% of fair market value, up to any applicable statutory limit	_
Brief description:	\$8,200.00	<b>V</b> \$0	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Dodge Avenger, 2014 Line from		100% of fair market value, up to any	_
Schedule A/B: 03		applicable statutory limit	705 11 00 7 112 122 17 1
Brief description:	\$500.00	<b>7</b>	735 ILCS 5/12-1001(b)
Living Room Set		\$0 100% of fair market value, up to any	_
Line from Schedule A/B: 06		applicable statutory limit	

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			Doct	iniciti i age 25 oi i	5		
Fill in	this inforr	nation to identify your ca	se:				
Debto		Ashley		Bonds			
Dobite	, ,	First Name	Middle Name	Last Name			
Debto		Reginald		Bonds			
(Spous	e, if filing)	First Name	Middle Name	Last Name			
Unite	d States B	ankruptcy Court for the:	Northern	District of Illinois			
Case	number			(State)			
(If knov	vn)	_				_	
Off	icial I	Form 106D					Check if this is a Imended filing
Sc	hadu	le D: Credit	ore Who Have	e Claims Secure	d by Pron		· ·
							12/1
	-	•		re filing together, both are equa er the entries, and attach it to tl	•		
name	and case	number (if known).					
1.	•		ecured by your property?				
	No. C	Check this box and subm	nit this form to the court with	n your other schedules. You have	e nothing else to rep	ort on this form.	
	✓ Yes. I	Fill in all of the information	n below.				
Part	1: List	All Secured Claims					
2.	List all s	secured claims. If a credit	or has more than one secure	ed claim, list the creditor	Column A	Column B	Column C
				lar claim, list the other creditors ler according to the creditor's	Amount of claim	Value of	Unsecured
	name.	. As illucit as possible, list	tire ciairris iir aipriabeticai orc	ier according to the creditor's	Do not deduct the value of collateral.	collateral that supports	portion If any
						this claim	•
2.1	EXETER Creditor's	FINANCE CORP	Describe the property th	at secures the claim:	\$15,109.00	\$8,200.00	\$6,909.00
	P.O. Box 166008		2014 Dodge Avenger				
	Number Street		ne claim is: Check all that apply.				
			Contingent				
	Irving City	TX 75016 State ZIP Code	Unliquidated				
	,	es the debt? Check one.	Disputed				
		tor 1 only	Nature of lien. Check all the				
		tor 2 only	An agreement you ma car loan)	de (such as mortgage or secured			
		tor 1 and Debtor 2 only	Statutory lien (such as	tax lien, mechanic's lien)			
		ast one of the debtors another	Judgment lien from a	lawsuit			
		ck if this claim relates community debt	Other (including a right	t to offset)			
	Date de	bt was 12/1/2015	Last 4 digits of account	number 1001			
	incurred				•		•
2.2	CON FIN Creditor's		Describe the property th	at secures the claim:	\$14,422.00	\$2,450.00	<u>\$11,972.0</u> 0
	509 Gre	een Bay Road er Street	2008 Nissan Altima	ne claim is: Check all that apply.			
		er Street	Contingent	ie Claim is. Check all that apply.			
	Waukeg	an IL 60085	Unliquidated				
	City	State ZIP Code	Disputed				
		es the debt? Check one. tor 1 only	Nature of lien. Check all the	hat apply.			
		tor 2 only		de (such as mortgage or secured			
		tor 1 and Debtor 2 only	car loan)	, 00			
		ast one of the debtors	Statutory lien (such as	tax lien, mechanic's lien)			
		another	Judgment lien from a				
		ck if this claim relates community debt	Other (including a right	t to offset)			
	Date de incurred	bt was <u>9/1/2015</u>	Last 4 digits of account	number6401			
			your entries in Column A o	n this page. Write that number	\$29,531.00		
			U U A UI	pagee mat namber	Ψ=0,001.00	l	

here:

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Debtor 1 Ashley		Bonds	Case number	(if known)		
First Name N	Middle Name	Last Name	_			
Additional Page  Part:1  After listing any entries on t 2.4, and so forth.	this page, number them	n beginning with 2.3, fol	Do no	nn A  nt of claim t deduct the of collateral.	Column B  Value of collateral that supports this claim	Column C Unsecured portion If any
Aarons Creditor's Name 2935 W. 159th Street  Number Street  Markham IL 60428  City State ZIP Code Who owes the debt? Check one.  Debtor 1 only Debtor 2 only  Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this claim relates to a community debt Date debt was	Living Room Set   Value As of the date you file Contingent Unliquidated Disputed Nature of lien. Check An agreement you car loan) Statutory lien (such Judgment lien from Other (including a lien)	all that apply.  made (such as mortgage n as tax lien, mechanic's l m a lawsuit right to offset)	that apply.	\$1,200.00	\$500.00	\$700.00
incurred  Add the dollar value of you	Last 4 digits of accou		number	\$1.200.00		
here:				+ - ,2 0 0 0 0		
If this is the last page of your write that number here:	our form, add the dolla	r value totals from all p	ages.	\$30,731.00		

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		Do	ocument Page 25 of	73			
Fill in this infor	mation to identify your case	e:					
Debtor 1	Ashley First Name	Middle Name	Bonds Last Name				
Debtor 2 (Spouse, if filing)	Reginald First Name	Middle Name	Bonds Last Name				
United States E	Bankruptcy Court for the: <u>N</u>	orthern	District of Illinois				
Case number (If known)			(State)				
Official F	orm 106E/F			_	Chec	k if this is an	amended filing
Schedu	ule E/F: Cred	litors Who	Have Unsecure	d Claims			12/15
Form 106A/B) a claims that are the entries in t known).	and on Schedule G: Execut e listed in Schedule D: Cred	tory Contracts and Ur ditors Who Hold Clain th the Continuation P	at could result in a claim. Also list nexpired Leases (Official Form 106 ns Secured by Property. If more sp age to this page. On the top of an	G). Do not include a ace is needed, copy	iny creditors the Part yoເ	with partial I need, fill it	ly secured out, number
Yes.  2. List all or listed, ider As much Continuation	ntify what type of claim it is. I as possible, list the claims in ion Page of Part 1. If more th	laims. If a creditor has if a claim has both prior alphabetical order accordan one creditor holds a	more than one priority unsecured clairity and nonpriority amounts, list that ording to the creditor's name. If you ha particular claim, list the other creditos for this form in the instruction bookl	claim here and show ave more than two p rs in Part 3.	both priority	and nonpriori	ty amounts.
(i oi aii ez	cpianation of each type of cla	iii, see iile iilsiidciiolis		e <i>)</i>	Total	Priority	Nonpriority
2.1 IRS 1 Priority 0 PO Box Number			Last 4 digits of account number _ When was the debt incurred? _ As of the date you file, the claim apply.	n/a s: Check all that	\$2,600.00	\$2,600.00	\$0.00
Deb	chia Pennsylvania State curred the debt? Check one otor 1 only otor 2 only otor 1 and Debtor 2 only east one of the debtors and a		Contingent Unliquidated Disputed  Type of PRIORITY unsecured claim Domestic support obligations  Taxes and certain other debts you government				

Is the claim subject to offset?

✓ No Yes Other. Specify \_\_\_\_

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Debtor 1 Ashley Bonds Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Americas Financial Choice \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name 77 W WASHINGTON # 400 When was the debt incurred? As of the date you file, the claim is: Check all that apply. C/O PEKAY & BLITSTEIN PC Contingent Unliquidated 60602 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Payday Loans Is the claim subject to offset? Yes CAVALRY PORTFOLIO SERV \$8,007.00 Last 4 digits of account number Nonpriority Creditor's Name 12/1/2015 4050 E COTTON CENTER BLV When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 85040 **PHOENIX** Arizona City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for **✓** ORIGINAL CREDITOR: EXETER Is the claim subject to offset? Other. Specify FINANCE CORP **✓** No Yes 4.3 City of Chicago Parking \$5,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 121 N. LaSalle St # 107A n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60602 Chicago Illinois City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Parking Tickets Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Debtor 1 Ashley Bonds Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 \$941.00 Last 4 digits of account number 1601 Nonpriority Creditor's Name When was the debt incurred? 2/1/2016 509 Green Bay Road Number As of the date you file, the claim is: Check all that apply. Contingent Waukegan Illinois 60085 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ 11 InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.5 **ERC** \$853.00 Last 4 digits of account number 6874 Nonpriority Creditor's Name When was the debt incurred? 11/1/2014 PO Box 23870 Number Street As of the date you file, the claim is: Check all that apply. Contingent Florida 32241 Jacksonville Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: 11 AT T **✓** No **ERC** 4.6 \$167.00 Last 4 digits of account number \_ Nonpriority Creditor's Name PO Box 23870 When was the debt incurred? 11/1/2016 Number As of the date you file, the claim is: Check all that apply. Contingent 32241 Jacksonville Florida Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another

No

Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify \_

Debts to pension or profit-sharing plans, and other similar

Collection; Collecting for ORIGINAL CREDITOR: 11

**TMOBILE** 

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Bonds Debtor 1 Ashley Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 Illinois Tollway \$1,500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2700 Ogden Ave Number As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated 60515 Downers Grove Illinois Zip Code City Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ Tollway Violation Is the claim subject to offset? **✓** No Yes MED BUSI BUR \$85.00 4.8 Last 4 digits of account number \_\_\_ 1139 Nonpriority Creditor's Name 6/1/2016 When was the debt incurred? 1460 RENAISSANCE D SUITE 400 Number Street As of the date you file, the claim is: Check all that apply. Contingent PARK RIDGE 60068 Illinois Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: MEDICAL **✓** No Yes Northwestern Medical Group 4.9 \$900.00 Last 4 digits of account number Nonpriority Creditor's Name 26609 Network place When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60673 Chicago City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

Other. Specify \_\_

Medical Bills

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Debtor 1 Ashley Bonds Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Nye Partners \$872.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 345 Ashland Avenue Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60305 River Forest Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Medical Bills Is the claim subject to offset? **✓** No Yes PLS Financial \$1,100.00 4.11 Last 4 digits of account number \_ Nonpriority Creditor's Name One South Wacker Dr 36th Floor When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60606 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Payday Loans Other. Specify \_\_\_ Is the claim subject to offset? **✓** No Yes TCF Bank 4.12 \$650.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1405 Xenium Ln N Ste 180 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 55441 Minneapolis Minnesota City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_ NSF Fees Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Ashley Bonds Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Title Max \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1513 Sibley Blvd. Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60409 Calumet City Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Title Loan- Debtor no longer has car. Is the claim subject to offset? **✓** No Yes **VERIZON** 4.14 \$7,081.00 Last 4 digits of account number \_\_\_ 2110 Nonpriority Creditor's Name 10/1/2013 When was the debt incurred? 455 Duke Drive Number As of the date you file, the claim is: Check all that apply. Contingent 37067 Franklin Tennessee Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ InstallmentLoan Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Ashley Bonds Case number (if known)
First Name Middle Name Last Name

#### Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$2,600.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$2,600.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar \$28,156.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$28,156.00 6j. Total. Add lines 6f through 6i.

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Ashley	Bonds	
	First Name	Middle Name	Last Name
Debtor 2	Reginald		Bonds
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Illinois (State)
Case number			(Otato)

### Official Form 106G

### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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Fill in this infor	mation to identify your ca	ase:			
Debtor 1	Ashley		Bonds		
	First Name	Middle Name	Last Name		
Debtor 2	Reginald		Bonds		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case number (If known)			(State)		
					Check if this is an amended filing
Official	Form 106H				Ç
Schedul	e H: Your Cod	ebtors			12/15
Codebtors are	people or entities who a	are also liable for any de	bts you may have. Be as c	omplete and accurate as possi	ble. If two married people are

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

	itries in the box n). Answer every		litional Page to this pag	ge. On the top of a	ny Add	itional Pages, write your name and case number (if
1.	Do you have an No Yes	ny codebtors? (If you are filing	a joint case, do not list ei	ther spouse as a coo	debtor.)	
2.	California, Idaho No. Go to	o, Louisiana, Nevada, New Mex	ico, Puerto Rico, Texas, V	Vashington, and Wis	consin	uity property states and territories include Arizona, .)
	□ ✓ No			•		he name and current address of that person.
	Name	of your spouse, former spouse per Street	e, or legal equivalent			
	City		State	Zip Code		
3.	again as a cod	lebtor only if that person is a	guarantor or cosigner.	Make sure you hav	e liste	use is filing with you. List the person shown in line 2 d the creditor on Schedule D (Official Form 106D), chedule E/F, or Schedule G to fill out Column 2.
	Column 1: You	ır codebtor				Imn 2: The creditor to whom you owe the debt
3.1	Cook, Dorzetta Name					Schedule D, line
	Number St	reet				Schedule E/F, line 4.1  Schedule G, line
	City	State	Zip Co	de		·

	Case 17-033	23 Doc 1	Filed 02/0 Docume		Entered Page 34 o		12:24:52	Desc M	ain
Fill in this inf	ormation to identify	your case:							
Debtor 1  Debtor 2 (Spouse, if filing)	Ashley First Name Reginald First Name	Middle N	lame I	Bonds Last Nam Bonds Last Nam			ck if this is: An amended fili	ng	
United States the: Case number (If known)	Bankruptcy Court for	Northern	Distric	ct of Illinois (State			A supplement si expenses as of	the following	petition chapter 13 date:
	orm 106l e I: Your Inc	come							12/15
information a spouse. If mo number (if kn	or supplying correct bout your spouse. It re space is needed, own). Answer every scribe Employment	f you are separa attach a separa question.	ted and your ate sheet to th	spouse i	is not filing v	with you, do r	not include in	formation a	about your
information If you have attach a se		Employment stat		Employed  Not Employed			Employed  Not Employed		
Include par self-employ	t time, seasonal, or ved work.	Employer's name	Con	ncast-			Sterling Staffir	ng	
Occupation may include student or homemaker, if it applies.		Employer's addre		Lakeridge mber Street	e Drive		977 N Oaklaw Number Street	vn Ave	
			Smy City	yrna ,	Georgia State	30082 Zip Code	Elmhurst City	Illinois State	60126 Zip Code
		How long employ there?	ved						
Part 2: Giv	e Details About M	Ionthly Income	e						

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would

For Debtor 1 For Debtor 2 or non-filing spouse \$2,822.21

3. Estimate and list monthly overtime pay.

3. + \$0.00 4. \$4,131.18 + \$0.00 \$2,822.21

4. Calculate gross income. Add line 2 + line 3.

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Debtor 1Ashley First Name Middle Name	Bonds Last Name		Case number (	(if		
. Hot raino	<u> </u>		For Debtor 1	For Debtor 2 or non-filing spouse		
Copy line 4 here	<b>→</b> 4		\$4,131.18	\$2,822.21		
5. List all payroll deductions:						
5a. Tax, Medicare, and Social Security deductions	5	a.	\$298.26	\$307.32		
5b. Mandatory contributions for retirement plans	5	b.	\$0.00	\$0.00		
5c. Voluntary contributions for retirement plans	5	C.	\$0.00	\$0.00		
5d. Required repayments of retirement fund loans	5	d.	\$0.00	\$0.00		
5e. Insurance	5	e.	\$257.77	\$0.00		
5f. Domestic support obligations	5	f.	\$0.00	\$0.00		
5g. Union dues	5	g.	\$0.00	\$0.00		
5h. Other deductions. Specify:	5	h. +	\$0.00 +	\$0.00		
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5h$ .	+5f + 5g 6	i.	\$556.03	\$307.32		
7. Calculate total monthly take-home pay. Subtract line 6 from	line 4. 7		\$3,575.15	\$2,514.89		
8. List all other income regularly received:						
8a. Net income from rental property and from operating a business, profession, or farm						
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, a						
the total monthly net income.		a.	\$0.00	\$0.00		
8b. Interest and dividends		b.	\$0.00	\$0.00		
8c. Family support payments that you, a non-filing spouse, dependent regularly receive						
Include alimony, spousal support, child support, maintenan divorce settlement, and property settlement.	8	c.	\$0.00	\$0.00		
8d. Unemployment compensation	8	d.	\$0.00	\$0.00		
8e. Social Security	8	e.	\$0.00	\$0.00		
8f. Other government assistance that you regularly received Include cash assistance and the value (if known) of any non cash assistance that you receive, such as food stamps (benefinder the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	- efits	ıf.	\$0.00	\$0.00		
8g. Pension or retirement income		g.	\$0.00	\$0.00		
8h. Other monthly income. Specify:	8	h. +	\$0.00 +	\$0.00		
9. <b>Add all other income</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f +8			\$0.00	\$0.00		
10. Calculate monthly income. Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing		0.	\$3,575.15 +	\$2,514.89	=	\$6,090.04
<ol> <li>State all other regular contributions to the expenses that Include contributions from an unmarried partner, members of y friends or relatives.</li> <li>Do not include any amounts already included in lines 2-10 or an</li> </ol>	our household	, your	dependents, your roomma			
Specify:					11. +	\$0.00
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical					12.	\$7,549.92 Combined
13. Do you expect an increase or decrease within the year aft  No.  Yes. Explain:	er you file thi	s forn	n?			monthly income
_						

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Debtor 1 Ashley Bonds		Case number (if			
First Name	Middle Name	Last Name	known)		
Part 1: Describe Employme	ent				
	Debtor 1		Debtor 2		
Employment status	Employed		<b>✓</b> Employed		
	Not Employed		Not Employe	ed	
Occupation					_
Employer's name			State of Illinois -	Leslie Geissler Mu	nger
Employer's address			325 W Adams St		
	Number Street		Number Street		
			Springfield	Illinois	62704
	City	State Zip Code	City	State	Zip Code
How long employed there?		<u></u>			

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Debtor 1Ashley Bonds Case number (if First Name Middle Name Last Name known)

Part 2: Give Details About Monthly Income

\$1,459.88

For Debtor 1 For Debtor 2 or non-filing spouse

8h.Other monthly income. Specify:

1. State of Illinois - Leslie Geissler Munger \$0.00

Official Form 106l Schedule I: Your Income page 4

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		Doc	ument Page 38 of 7	3		
Fill in this infor	mation to identify y	our case:				
Debtor 1	Ashley		Bonds			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2	Reginald		Bonds	An amended filir	na	
(Spouse, if filing)	First Name	Middle Name	Last Name	All alliended lilli	ig	
	Bankruptcy Court fo	r the: Northern	District of Illinois (State)		howing post-petition the following date:	•
Case number (If known)			_	MM / DD / YYYY	<del>/</del>	
Official	Form 106	<u>5J</u>				
Schedul	e J: Your E	xpenses				12/15
information. If (if known). Ans	more space is nee wer every question	ded, attach another sheet to this n.	are filing together, both are equal s form. On the top of any addition			mber
Part 1: Des	cribe Your Hous	sehold				
1. Is this a joi	nt case?					
No. Go	to line 2					
Yes. D	oes Debtor 2 live i	n a separate household?				
[	<b>✓</b> No					
	Yes. Debtor 2 m	ust file Official Forms 106J-2, Expe	nses for Separate Household of Deb	tor 2.		
2. Do you hav	e dependents?	No				
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depende with you?	nt live
			Child	7 years	No.	
					Yes.	
			Child	11 months	No.	
					✓ Yes.	
	penses include	<b>√</b> No				
than	d 110111 -	Yes				
yourself an dependent	-					
Part 2: Esti	mate Your Ongo	ing Monthly Expenses				
			you are using this form as a supp	ement in a Chapter 1	3 case to report	
_	of a date after the		pplemental Schedule J, check th	•	•	he
	•	non-cash government assistance ded it on <i>Schedule I: Your Incom</i> e	-		You	r expenses
	I or home ownershor the ground or lot.		nclude first mortgage payments and		4.	\$1,300.00
If not inc	luded in line 4:					
4a. Real e	state taxes				4a	\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

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 Debtor 1 First Name
 Ashley
 Bonds
 Case number (if known)

 Last Name
 Last Name

5. Additional mortgage payments for your residence, such as home equity loans 5.	Your expenses
5. Additional mortgage payments for your residence, such as home equity loans 5.	<b>#0.00</b>
	\$0.00
6. Utilities:	
6a. Electricity, heat, natural gas	\$400.00
6b. Water, sewer, garbage collection 6b	\$175.00
6c. Telephone, cell phone, Internet, satellite, and cable services	\$400.00
6d. Other. Specify:	\$0.00
7. Food and housekeeping supplies 7.	\$1,525.00
8. Childcare and children's education costs 8.	\$475.00
9. Clothing, laundry, and dry cleaning	\$675.00
10. Personal care products and services	\$630.00
11. Medical and dental expenses	\$150.00
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments	\$400.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	\$0.00
14. Charitable contributions and religious donations 14	. \$0.00
<ul><li>15. Insurance.</li><li>Do not include insurance deducted from your pay or included in lines 4 or 20.</li></ul>	
15a. Life insurance	<b>\$0.00</b>
15b. Health insurance	\$0.00
15c. Vehicle insurance	\$144.00
15d. Other insurance. Specify:	\$0.00
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.	
Specify:	\$0.00
17. Installment or lease payments:	•
17a. Car payments for Vehicle 1	<b>\$0.00</b>
17b. Car payments for Vehicle 2	\$0.00
17c. Other. Specify:	\$0.00
17d. Other. Specify:	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	•
19.Other payments you make to support others who do not live with you.  Specify:  19	<b>#0.00</b>
Specify:	. \$0.00
20a. Mortgages on other property 20a.	a <b>\$0.00</b>
20b. Real estate taxes.	
20c. Property, homeowner's, or renter's insurance	<del></del>
20d. Maintenance, repair, and upkeep expenses.	
20e. Homeowner's association or condominium dues	

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Debtor 1				Bonds	Case number (if known)		
	First Na	ame	Middle Name	Last Name			
21. <b>Othe</b> i	r. Spec	ify:				21	\$0.00
22. Calc	ulate y	our monthly expense	es.				\$6,274.00
22a. A	Add line	es 4 through 21.					\$0.00
22b. (	Copy lii	ne 22 (monthly expen	ses for Debtor 2), if any,	from Official Form 106J-2			\$6,274.00
22c. A	Add line	e 22a and 22b. The re	sult is your monthly expe	enses.		22.	
23.Calcu	ılate y	our monthly net inco	ome.				
23a. (	Copy lir	ne 12 (your combined	monthly income) from S	Schedule I.		23a	\$7,549.93
23b. (	Сору у	our monthly expenses	from line 22 above.			23b	\$6,274.00
23c. S	Subtrac	t your monthly expens	ses from your monthly ir	come.			\$1,275.93
•	The res	sult is your monthly ne	et income.			23c	
24 <b>Do</b> w	ou ovo	aat an increase or d	aaraasa in vaur aynan	ses within the year after	you file this form?	-	
•	-			-			
				oan within the year or do yo			
mort	gage p	ayment to increase or	decrease because of a fi	odification to the terms of	your mongage?		
<b>✓</b> 1	No						
	/es						
		Explain here:					
		Ехріаін неге.					
	L						

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Ashley		Bonds
	First Name	Middle Name	Last Name
Debtor 2	Reginald		Bonds
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number			(Otato)

### Official Form 106Dec

### Check if this is an amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Ashley Bonds	✗ /s/ Reginald Bonds
	Signature of Debtor 1	Signature of Debtor 2
	Date 2/4/2017	Date 2/4/2017
	MM/DD/YYYY	MM/DD/YYYY

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Fill in th	nis information	to identity your	Case.					
Debtor	1 Ashle	V		Bonds				
		Name	Middle N		е			
Debtor :	<u> </u>			Bonds				
(Spouse, i	filling) First	Name	Middle N	Name Last Nam	е			
United S	States Bankrup	tcy Court for the	: Northern	District of Illino (State				
Case nu (If known)				(Out.				
Offic	cial For	m 107						Check if this is amended filing
State	ement o	Financi	al Affairs f	or Individuals	Filing for	Bankru	ptcy	12
informa numbei	ation. If more r (if known).	space is need Answer every	led, attach a sepa question.	arried people are filing t arate sheet to this form	. On the top of			
Part 1:	Give Deta	ls About You	r Marital Status	and Where You Lived	Before			
1. W	Vhat is your c	ırrent marital s	status?					
Ī,	Married							
	<u>.                                    </u>							
Ī	Not marrie	d						
Ī	_		you lived anywhere	e other than where you liv	ve now?			
Ī	— Ouring the las		you lived anywhere	e other than where you liv	ve now?			
Ī	→ Ouring the las	3 years, have y	•	e other than where you live to you live to you live to years. Do not include we want to you have yo		ow.		
Ī	→ Ouring the las	3 years, have y	•	·		OW.		
Ī	→ Ouring the las	3 years, have y	•	·		OW.		Dates Debtor 2 lived there
Ī	During the las No Yes. List a	3 years, have y	•	t 3 years. Do not include v	where you live n			
Ī	During the last No Yes. List a	3 years, have y	•	t 3 years. Do not include v	where you live n	Debtor 1		there
Ī	During the last No Yes. List a	3 years, have y	•	t 3 years. Do not include v	where you live n  Debtor 2:  Same as	Debtor 1		there
Ī	During the last No Yes. List a Debtor 1:	3 years, have y	•	t 3 years. Do not include v  Dates Debtor 1 lived there	Debtor 2:  Same as 846 W. Bellw	Debtor 1		there  Same as Debtor 1
Ī	During the las  No Yes. List a  Debtor 1:  846 W. Be Number S  Bellwood	3 years, have y	•	Dates Debtor 1 lived there	Debtor 2:  Same as 846 W. Bellw	Debtor 1	60104	there Same as Debtor 1 From
Ī	During the las  No Yes. List a  Debtor 1:  846 W. Be  Number S	3 years, have y	you lived in the last	Dates Debtor 1 lived there	Debtor 2:  Same as  846 W. Bellw Number Stree	Debtor 1 ood Ave.	60104 Zip Code	there Same as Debtor 1 From
Ī	During the las  No Yes. List a  Debtor 1:  846 W. Be Number S  Bellwood	3 years, have y	you lived in the last	Dates Debtor 1 lived there	Debtor 2:  Same as  846 W. Bellw Number Street  Bellwood	Debtor 1  ood Ave. et  Illinois State		there Same as Debtor 1 From
Ī	During the las  No Yes. List a  Debtor 1:  846 W. Be Number S  Bellwood	I of the places y	you lived in the last	Dates Debtor 1 lived there  From To	Debtor 2:  Same as  846 W. Bellw Number Stree  Bellwood City	Debtor 1  ood Ave. et  Illinois  State  Debtor 1		there  Same as Debtor 1  From To  Same as Debtor 1
Ī	During the las  No Yes. List a  Debtor 1:  846 W. Be Number S  Bellwood City	I of the places y	you lived in the last	Dates Debtor 1 lived there  From To	Debtor 2:  Same as  846 W. Bellw Number Stree  Bellwood City  Same as	Debtor 1  ood Ave. et  Illinois  State  Debtor 1  mie		there  Same as Debtor 1  From To  Same as Debtor 1  From From From
Ī	During the last No Yes. List at Debtor 1:  846 W. Be Number S  Bellwood City  4931 W. Id	I of the places y	you lived in the last	Dates Debtor 1 lived there  From To	Debtor 2:  Same as  846 W. Bellw Number Stree  Bellwood City  Same as  1118 N. Lara	Debtor 1  ood Ave. et  Illinois  State  Debtor 1  mie		there  Same as Debtor 1  From To  Same as Debtor 1
Ī	During the last No Yes. List at Debtor 1:  846 W. Be Number S  Bellwood City  4931 W. Id	I of the places y	you lived in the last	Dates Debtor 1 lived there  From To	Debtor 2:  Same as  846 W. Bellw Number Stree  Bellwood City  Same as  1118 N. Lara	Debtor 1  ood Ave. et  Illinois  State  Debtor 1  mie		there  Same as Debtor 1  From To  Same as Debtor 1  From From From

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Bonds

Debtor 1 Ashley Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$5000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$73000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$85000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) Est. YTD Gross \$410.00 From January 1 of current year until the date you filed for bankruptcy: \$1,000.00 Est. For last calendar year: (January 1 to December 31, 2016 Est. \$2,500.00 For the calendar year before that: (January 1 to December 31, 2015

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Debtor 1 Ashley Bonds \_\_ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1	Ashley			Вс	onds	Case number	(if known)
	First Name		Middle Name	La	st Name		
nsi com age	ders include your porations of whic	relatives; a h you are a for a busir	any general partners an officer, director, ness you operate as	s; relatives of any person in control	general partners; pa , or owner of 20% o	tnerships of which y r more of their voting	who was an insider?  you are a general partner; g securities; and any managing c domestic support obligations,
<b>✓</b>	No						
	Yes. List all pay	yments to	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	. ,
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No		aranteed or cosigne at benefited an ins	•	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Debtor 1 Ashley Bonds Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Paycheck \$0 Americas Financial Choice Creditor's Name Explain what happened 77 W WASHINGTON # 400 Number Street Property was repossessed. C/O PEKAY & BLITSTEIN PC Property was foreclosed. Chicago Illinois 60602 Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Paycheck \$0 CON FIN SVC Creditor's Name Explain what happened 509 Green Bay Road Number Street Property was repossessed. Property was foreclosed. Waukegan Illinois 60085 Property was garnished. ✓ City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Ashley	Bonds	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did a accounts or refuse to make a payment because you No		pank or financial institution, set off any amo	ounts from your
	Yes. Fill in the details.			
		Describe the action th	e creditor took  Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was ar appointed receiver, a custodian, or another official?		possession of an assignee for the benefit o	f creditors, a court-
	✓ No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did y	ou give any gifts with a t	otal value of more than \$600 per person?	
	✓ No  Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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Debt	tor 1	Ashley		Bonds	Case number (if known)		
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you filed for l	bankruptcy, did yo	u give any gifts or contrib	utions with a total value of	more than \$600	to any charity?
	<b>V</b>	No					
	H	Yes. Fill in the details for each	gift or contribution				
	Ш	res. I ill ill the details for each (	girt or corni ibution.				
		Gifts or contributions to chari	ties	Describe what you conti	ributed	Date you	Value
		that total more than \$600				contributed	
		Charity's Name	_				
		,					
		Number Street					
		Tumbor Gudot					
		City State	Zip Code				
		5,					
Part	6:	List Certain Losses					
15	\A/;+I	hin 1 year hefere you filed for h	ankruntav ar ainaa	you filed for bankruptov	did you look anything book	use of theft fire	other disector or
15.		hin 1 year before you filed for banding?	ankruptcy or since	you med for bankruptcy,	uld you lose allything beca	use of theit, fire,	other disaster, or
	- gan						
	$\checkmark$	No					
	П	Yes. Fill in the details.					
		Describe the managery year least	h and	Describe ony incurones	covered for the less	Data of wave	Value of managery
		Describe the property you lost how the loss occurred	and	Describe any insurance Include the amount that in		Date of your loss	Value of property lost
		now the loss occurred		pending insurance claims		1033	1031
				A/B: Property.	on mie ee er correadie		
				, .,			
Part	7.	List Certain Payments or Ti	ransfers				
		ut seeking bankruptcy or prepa ude any attorneys, bankruptcy pet No			services required in your bar	kruptcy.	
	✓	Yes. Fill in the details.					
				Description and value of	any property	Date payment	Amount of
				transferred		or transfer	payment
						was made	
		Semrad Law Firm		Attorney's Fee - 500.00		2/4/2017	\$500.00
		Person Who Was Paid					
		11101 S. Western Avenue					
		Number Street					
		Chinana Illinaia	00040				
		Chicago Illinois City State	60643 Zip Code				
		Oity State	Zip Code				
		Email or website address	-				
		2 0					
		Person Who Made the Payment,	if Not You				
		Person Who Made the Payment,	if Not You				
			if Not You				
		Person Who Made the Payment, Person Who Was Paid	if Not You				
		Person Who Was Paid	if Not You				
			if Not You				
		Person Who Was Paid	if Not You				
		Person Who Was Paid  Number Street					
		Person Who Was Paid	if Not You  Zip Code				
		Person Who Was Paid  Number Street  City State					
		Person Who Was Paid  Number Street					

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Debto	r 1 Ashley		Bonds	Case number (if known)	
	First Name	Middle Name	Last Name		
		creditors or to make pa	yments to your creditors?	our behalf pay or transfer any property to a	nyone who promised to
	<ul><li>✓ No</li><li>✓ Yes. Fill in the details</li></ul>	S.			
	_		Description and value of a transferred	nny property  Date payment or transfer was made	Amount of payment
	Person Who Was Pai	d	_		
	Number Street		_		
	City S	tate Zip Code			
† 	the ordinary course of ye	our business or financia sfers and transfers made e already listed on this sta	al affairs? as security (such as the granting of a	ransfer any property to anyone, other than a security interest or mortgage on your property	
			Description and value of a property transferred	Describe any property or payments received or debts pain exchange	Date transfer was made
	Person Who Received	d Transfer	_		
	Number Street				
	City S Person's relationship	tate Zip Code to you			
	Person Who Received	d Transfer			
	Number Street		_		
	City S Person's relationship	tate Zip Code to you	_		
	Within 10 years before y beneficiary? (These are often called ass		did you transfer any property to	a self-settled trust or similar device of whic	ch you are a
İ	Yes. Fill in the details	S.	Description and value of	the property transferred	Date transfer was made
	Name of trust				

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Debtor 1 Ashley Bonds \_ Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Bonds Debtor 1 Ashley \_ Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Ashley			Bonds	Case r	number <i>(if i</i>	known)		
		First Name		Middle Name	Last Name					
26.		e you been a part	y in any judic	ial or administr	rative proceeding under	r any environmenta	ıl law? Ind	clude settleme	ents and orde	rs.
	H	Yes. Fill in the det	taile							
	Ш	res. I III III ille dei	ialis.		_					
					Court or agency		Nature o	f the case		Status of the case
		Case title								Case
		Case title								Pending
					Court Name					
					Ni b. a.v.Ot.v.a.at					On appeal
		Case number			NumberStreet					
					City State	Zip Code				Concluded
					Oily State	Zip Code				
Part	11:	Give Details Al	oout Your B	Business or Co	onnections to Any Bu	ısiness				
27.	With	A sole propri A member of A partner in a An officer, di An owner of a	etor or self-e f a limited liab a partnership rector, or ma at least 5% o	mployed in a tra bility company (L naging executiv f the voting or e	Describe the nat	er activity, either full- artnership (LLP) rporation	-time or p	art-time	entification nu al Security nu	
		City	State	Zip Code	—	tant or bookkeeper		_	-	
			Cidio	Z.p 0000	Describe the nat	ure of the business		From	To	umber De net
					Describe the nat	ure of the business				ımber or ITIN.
		Business Name			_			EIN:		
		Dusiness Name								
		Number Street			<del>-</del>			Dates busine	ess existed	
		011001			Name of account	tant or bookkeeper				
		City	State	Zip Code	_				To	
		Oily	Otate	Zip Gode				FIOIII	То	
					Describe the nat	ure of the business	•			umber Do not umber or ITIN.
		Business Name			_			EIN:		
		Number Street			_			Dates busine	ess existed	
					Name of account	tant or bookkeeper				
		City	State	Zip Code	_			From	То	
									·	

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Deb	otor 1 Ashley			Bonds	Case number (if known)
	First Name		Middle Name	Last Name	
28.	creditors, or o	other parties.	r bankruptcy, did yo	ou give a financial stateme	ent to anyone about your business? Include all financial institutions,
	Yes. Fill ir	the details below.			
				Date issued	
	Name			MM/DD/YYYY	
	Number	Street		=	
	City	State	Zip Code	_	
			_p		
Par	t 12: Sign Be	low			
1	true and correc a bankruptcy c	et. I understand that ase can result in fir	t making a false sta	tement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	×	/s/ Ashley Bond	ds		/s/ Reginald Bonds
		Signature of Debto			Signature of Debtor 2
		Date 2/4/2017			Date 2/4/2017
	Did you attach	additional pages to	Your Statement of	Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
	<b>√</b> No				
İ	Yes				
ı	Did you pay or	agree to pay someo	ne who is not an at	torney to help you fill out	pankruptcy forms?
	<b>✓</b> No				
ĺ	Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Debtor 1	Ashley			Bonds	Case number (if known)	
	First Name		Middle Name	Last Name		_
	Additional Pag	е				
10. Within	1 year before yo	u filed for ba	nkruptcy, was any c	of your property repossessed, for	reclosed, garnished, attached, seize	ed, or levied?
				Describe the property	Date	Value of the property
	EXETER FINANC	E CORP		2014 Dodge Avenger		<u>\$0</u>
	Creditor's Name					
	P.O. Box 166008	3		Explain what happened		
	Number Street					
	Irving	Texas	75016	Property was repossessed.		
	City	State	Zip Code	Property was foreclosed.		
				Property was garnished.		
				Property was attached, seize	ed, or levied.	

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B 203 (12/94)

### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re	Ashley Bonds ; Reginald Bonds		Case No.			
_	Debtor			(If known)		
			Chapter	Chapter 13		
	DISCLOSURE OF COM	<b>IPENSATION</b>	N OF ATTORNEY F	OR DEBTOR		
1	. Pursuant to 11 U.S.C. § 329(a) and Fed. Ban compensation paid to me within one year be rendered or to be rendered on behalf of the c	fore the filing of the p	etition in bankruptcy, or agreed to	be paid to me, for services		
	For legal services, I have agreed to accept			\$4,000.0		
	Prior to the filing of this statement I have rec	eived		\$500.0		
	Balance Due			\$3,500.0		
2	. The source of the compensation paid to me	was:				
	<b>✓</b> Debtor	Other (specify)				
3	. The source of the compensation paid to me	is:				
	<b>✓</b> Debtor	Other (specify)				
4	I have not agreed to share the above-dismembers and associates of my law firm.		with any other person unless the	y are		
	I have agreed to share the above-disclosmembers or associates of my law firm. A the people sharing in the compensation.	copy of the agreeme				
5	. In return for the above-disclosed fee, I have a a. Analysis of the debtor's financial situ bankruptcy;					
	b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;					
	c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;					
	d. Representation of the debtor in adve	rsary proceedings and	d other contested bankruptcy mat	ters;		
6	. By agreement with the debtor(s), the above-o	disclosed fee does not	t include the following services:			

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B 203 (12/94)

CERTIFICATION							
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.							
2/4/2017	2/4/2017 /s/ Sean McNulty						
Date	Signature of Attorney						
	Semrad Law Firm						
	Name of law firm						

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re:	Bonds, Ashley ; Bonds, Reginald	Case No	
	Debtor(s)	0400 110.	
		Chapter.	Chapter13
	VERIFICATION	N OF CREDITOR MA	TRIX
T nowledg	he above named Debtors hereby verify that the e.	attached list of creditors is t	rue and correct to the best of their
ate:	2/4/2017	/s/ Bonds, Ash	ley
		Bonds, Ashley Signature of De	ebtor
		/s/ Bonds, Reg	inald
		Bonds, Regina Signature of Jo	

EXETER FINANCE CORP P.O. Box 166008 Irving, TX, 75016

CON FIN SVC 509 Green Bay Road Waukegan, IL, 60085

CAVALRY PORTFOLIO SERV 4050 E COTTON CENTER BLV PHOENIX, AZ, 85040

VERIZON 455 Duke Drive Franklin, TN, 37067

ERC PO Box 57547 Jacksonville, FL, 32241

MED BUSI BUR 1460 RENAISSANCE D SUITE 400 PARK RIDGE, IL, 60068

IRS 1 PO Box 7346 Philadelphia, PA, 19101

Aarons 7311 S. Ashland Chicago, IL, 60636

Title Max 3101 W Grand Ave Waukegan, IL, 60085

Illinois Tollway PO Box 5544 Chicago, IL, 60680

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602 TCF Bank 601 W 14th Street Chicago Heights, IL, 60411

Americas Financial Choice 77 W WASHINGTON # 400 C/O PEKAY & BLITSTEIN PC Chicago, IL, 60602

PLS Financial One South Wacker Dr 36th Floor Chicago, IL, 60606

Northwestern Medical Group 26609 Network place Chicago, IL, 60673

Nye Partners 345 Ashland Avenue River Forest , IL, 60305

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$401.52
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$91.52 for expenses, leaving a balance due of \$3,901.52
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 2/4/2017

Signed:

/s/ Ashley Bonds

Debtor(s)

/s/ Sean McNulty

Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Ashley		Bonds	Case number (if known)	
First Name  Part 6: Answer These Que	Middle Name estions for Reporting Purpose	Last Name		
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individua No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primarily money for a business or No. Go to line 16c. Yes. Go to line 17.  16c. State the type of debts y	y consumer debts? Coal primarily for a personal  al, family, or household iness debts are debts th the operation of the bus	purpose."  nat you incurred to obtain siness or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	▼ No. I am not filing under Chapter     ■ Yes. I am filing under Chapter     expenses are paid that     ■ No.     ■ Yes.		after any exempt property distribute to unsecured cr	y is excluded and administrative editors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,00 10,001-25,0	00 🗖	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		<b>5</b> 0,000,001	\$10 million 1-\$50 million 1-\$100 million 01-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$50,000,001	\$10 million 1-\$50 million 1-\$100 million 01-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below			alter of porium that the is	oformation provided is true and
For you	correct.  If I have chosen to file under C of title 11, United States Code under Chapter 7.  If no attorney represents me ar	hapter 7, I am aware tha . I understand the relief nd I did not pay or agree	at I may proceed, if eligil available under each ch to pay someone who is	
	out this document, I have obta	ined and read the notic	e required by 11 U.S.C.	§ 342(b).
	I request relief in accordance we I understand making a false state connection with a bankruptcy both. 18 U.S.C. §§ 152, 1341,	atement, concealing pro case can result in fines	perty, or obtaining mor	ney or property by fraud in risonment for up to 20 years, or
programmes and the second seco	Signature of Debtor 1	July Liller	Signature of Debto	
	Executed on 2/4/2017 MM / D	D/YYYY	Executed on	2/4/2017 MM / DD / YYYY

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Fill in this infor	mation to identify your c	ase:			
Debtor 1	Ashley First Name	Middle Name	Bonds Last Name		
Debtor 2 (Spouse, if filing)	Reginald First Name	Middle Name	Bonds Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)					
Official	Form 106De	<u>C</u> .		Check if this i amended filin	
Declarat	ion About an	Individual Deb	tor's Schedules	12	2/1
You must file t	his form whenever you t	ile bankruptov schedules	onsible for supplying correct info s or amended schedules. Making	a false statement, concealing property, or obtaining	
You must file t money or prop U.S.C. §§ 152,	his form whenever you f erty by fraud in connect 1341, 1519, and 3571.	ile bankruptov schedules	s or amended schedules. Making	mation. a false statement, concealing property, or obtaining 000, or imprisonment for up to 20 years, or both. 18	
You must file t money or prop U.S.C. §§ 152, Part 1: Sign	his form whenever you t erty by fraud in connect 1341, 1519, and 3571. Below	ile bankruptcy schedules ion with a bankruptcy ca	s or amended schedules. Making	a false statement, concealing property, or obtaining 000, or imprisonment for up to 20 years, or both. 18	
You must file to money or propus.C. §§ 152,  Part 1: Sign  Did you p	his form whenever you t erty by fraud in connect 1341, 1519, and 3571. Below	ile bankruptcy schedules ion with a bankruptcy ca	s or amended schedules. Making use can result in fines up to \$250,	a false statement, concealing property, or obtaining 2000, or imprisonment for up to 20 years, or both. 18  y forms?  Preparer's Notice, Declaration, and	

Signature of Debtor 2

MM/DD/YYYY

Date 2/4/2017

Signature of Debtor 1

MM/DD/YYYY

Date 2/4/2017

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Debtor 1	Ashley		Bonds	Case number (if known)
	First Name	Middle Name	Last Name	
	thin 2 years before yo editors, or other parti		you give a financial stateme	nt to anyone about your business? Include all financial institutions,
<b>∀</b>	No Yes. Fill in the detail	s below.		
			Date issued	
	Name		MM/DD/YYYY	
	Number Street			
	City	State Zip Code	_	
Part 12:	Sign Below			
true a ba	nkruptcy case can re	tand that making a false st sult in fines up to \$250,000 hley Bonds of Debtor 1	atement, concealing proper, or imprisonment for up to	ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  /s/ Reginald Bonds Signature of Debtor 2
	Date 2/4	1/2017		Date 2/4/2017
Did	you attach additional	pages to Your Statement of	of Financial Affairs for Individ	duals Filing for Bankruptcy (Official Form 107)?
回	No Yes			
Did y	you pay or agree to pa	ay someone who is not an a	attorney to help you fill out b	pankruptcy forms?
V	No			
$\Box$	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,



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### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Bonds, Ashley ; Bonds, Reginald	Case No	
***************************************	Debtor(s)		
		Chapter.	Chapter13
	VERIFICATION	ON OF CREDITOR MAT	RIX
T knowledg	The above named Debtors hereby verify that t ge.	the attached list of creditors is tru	e and correct to the best of their
Date:	2/4/2017	/s/ Bonds, Ashley	Ashlu Bonds
***************************************		Bonds, Ashley Signature of Debt	or
		/s/ Bonds, Regina	ald Month Park
		Bonds, Reginald Signature of Joint	Debtor

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Debt	or 1 Ashley First Name	Middle Name	Bonds Last Name	Case number (if known)	
16	MAN SE SAN F - 16 - 10 A - 10 A - 10 A - 10 A - 10 A - 10 A - 10 A - 10 A - 10 A - 10 A - 10 A - 10 A - 10 A -	mery amountaining as electrically in the electrical and the electrical	aden en S. deman, engen ezek egen en entrenk er egener yennem		anthonous en a nomen an alamente en outer anno a septembranes
10.	Calculate the median family income that applies to you. Follow these steps: I 6a. Fill in the state in which you live. Illinois				
		•	Illinois	<del></del>	
	16b. Fill in the number	of people in your household.	4		400,000,00
	16c. Fill in the median f household	amily income for your state and size	,		\$90,080.00
		ified in the separate instructions for		ind a list of applicable median income amounts, go online may also be available at the bankruptcy clerk's office.	
17.	How do the lines compare?				
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).				,
	U.S.C. § 1325		alculation of Disp	sheck box 2, Disposable income is determined under 11 posable Income (Official Form 122C-2). On line 39 of that	
Part	Calculate Your	Commitment Period Under 1	1 U.S.C. §1325	(b)(4)	
18.	Copy your total average monthly income from line 11.				\$6,144.12
19.		t the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the tment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.			
	19a. If the marital adjustment does not apply, fill in 0 on line 19a.				-\$0.00
	19b. Subtract line 19a	from line 18.			\$6,144.12
20.	Calculate your current monthly income for the year. Follow these steps:				
	20a. Copy line 19b.				\$6,144.12
	Multiply by 12 (the number of months in a year).				x 12
	20b. The result is your current monthly income for the year for this part of the form.				\$73,729.44
	20c. Copy the median family income for your state and size of household from line 16c.				\$90,080.00
21.	. How do the lines compare?				
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.				
	Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4.				
Part 4: Sign Below					
	By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.				
	✓ /s/ Ashley Bonds  ✓ /s/ Reginald Bonds  ✓ /s/ Reginald Bonds				
	Signature of De	btor 1	Signature of Debtor 2		
	Date 2/4/2017 Date 2/4/2017 MM/DD/YYYY				
If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.					